

Amendments to the Specification:

Please amend the specification as follows:

Please replace paragraph number [0043] with the following rewritten paragraph:

[0043] Fig. 9 illustrates a flow diagram depicting exemplary electronic notary operations in the banking information system 10 of Fig. 1. Additional, fewer, or different operations may be performed, depending on the embodiment. In an operation 90, a customer visits a branch office or a central office of the financial institution providing the banking information system 10. At the branch, the customer signs one or more documents and has it notarized in an operation 92. In general, a notary must sign a hardcopy of a document. However, the banking information system 10 would also allow for an electronic signature from a notary, if permitted by law and the financial institution. In an operation 94, the documents are imaged and, in an operation 94 96, documents are filed in the vault maintained by the banking information system 10.